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Rollover User Guide

What you need to know to implement the Data and Payment Standards (the Standard)

UNCLASSIFIED

For further information or questions, email:
SuperStreamStandards@ato.gov.au

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1. INTENT

The Rollover User Guide is to assist users in understanding the business obligations and interactions relevant to the Standard and how to use and understand the relevant Schedules and associated documents, incorporated by reference to those Schedules, when processing a rollover.

The scope of this guide is to:

- explain the business interaction, obligations and exceptions, and
- provide an overview for creating data messages when processing a rollover using the Standard.

1.1 Audience

This guide is intended to support those who will use the Standard to develop compliant systems and processes when sending and receiving a rollover or transfer.

This group may include:

- APRA-regulated superannuation entities (funds) other than self managed superannuation funds (SMSFs), who may need to update their systems to comply with the Standard
- fund administrators, superannuation clearing houses, intermediaries and service agents who will need to comply with the Standard on behalf of funds and employers. and
- software developers (in-house or commercial) and system integrators.

1.2 Background

1.2.1 Rollovers

According to Superannuation Industry Supervision Regulation 1994 part 5.01:

- *Rollover* means monies paid as a superannuation lump sum (other than by way of being transferred) within the superannuation system.
- *Transfer* means member's benefits paid out of, or received by, a regulated superannuation fund or approved deposit fund, means paid to, or received from:
  - (a) another regulated superannuation fund or approved deposit fund; or
  - (b) an RSA provided by an RSA institution; or
  - (c) an EPSSS.

Within the Standard the term "*Rollover*" includes "*Transfer*"

The Standard outlines the approved way to exchange rollover information in the superannuation industry. It also describes the situations in which the Standard must be used.

The Standard is used by superannuation funds to exchange information about member rollovers.

The need to use the Standard can be triggered in any of the following ways.

- the member initiates a rollover directly with the transferring fund
- the member requests a rollover from the receiving fund; the receiving fund contacts the transferring fund to initiate the rollover, or

- the member requests a rollover through the ATO portability form; the ATO forwards the request to the receiving fund to initiate the rollover.

1.2.2 Superannuation Data and Payment Standard (the Standard)

The Standard specifies the minimum requirements for dealing with payments and information relating to certain transactions within the superannuation system including employer contributions, rollovers and transfers between superannuation entities and associated reporting obligations for superannuation purposes.

The purpose of establishing the Standard is to enhance the interests of beneficiaries of superannuation entities by improving the efficiency and productivity of the superannuation system as a whole.

In relation to rollover and transfer transactions and the associated payments, the Standard applies to APRA-regulated superannuation entities other than Pooled Superannuation Trusts (PSTs).

The requirements in relation to rollover and transfer transactions and the associated payments do **not** apply to trustees of self managed superannuation funds.

The requirements prescribed by the Standard for such transactions apply to an APRA-regulated superannuation entity from 1 July 2013 in relation to conduct that occurs on or after that date.

To allow an APRA-regulated superannuation entity time to conform to the Standard a rollover transition-in period operates from 1 July 2013 to 31 December 2013 inclusive. By no later than 31 December 2013, all APRA-regulated superannuation entities will be required to have transitioned to full compliance with the Standard for rollover transaction messages, rollover initiation messages and associated electronic payments, unless a notice in writing from APRA adjusting the transition in completion date to an alternative date has been received. APRA-regulated superannuation entities are required to work out their transition-in completion date and ensure full compliance with the Standard by that time.

The Standard does **not** apply to an APRA-regulated superannuation entity in relation to a *closed product*. A closed product for the purposes of the Standard means a product that does not receive any contributions or rollovers, whether from an existing member or any other person, but may rollover or transfers a member's withdrawal benefit to another superannuation entity.

In the case of a partial rollover the Standard does not include rules concerning preservation components or asset drawdown. The processes around these matters are dealt with under the default rules of the APRA-regulated superannuation or under instructions from the member to the APRA-regulated superannuation.

Rollover amendments and cancellation are not within the scope of the Standard and all amendments must be managed via other processes between relevant parties. The Standard also does not apply to in-specie rollovers (which can be managed via a process deemed relevant between the parties concerned) or internal fund rollovers (i.e. where preferred by a fund, rollovers between products of the same fund may be handled by relevant accounting and registry entries)

The Standard has five aspects designed to increase efficiency and productivity across the Superannuation industry as a whole and include:

- a standard set of business terms and definitions – the 'Definitional Taxonomy'
- a standard set of data message formats – the 'Reporting Taxonomy' (set out in relevant message guides)
- messaging services standard which sets out requirements for message packaging, transport, security and receipting of messages
- a standard format for electronic payments,
- enabling services.

2. BUSINESS PROCESS AND INTERACTION

2.1 Understanding the Rollover Business Transaction

The Rollover Message Implementation Guide (Rollover MIG) defines the business interactions, message payloads and associated responses required for APRA-regulated superannuation entities to rollover or transfer a member's benefits to another APRA-regulated superannuation entity.

Some parts of the end-to-end process such as member notification are outside of the scope of the Standard and are not included in the Rollover MIG.

2.2 Other Schedule Documents that Provide Information for the Rollover MIG

The Superannuation Data and Payment Standards 2012 Legislative Instrument incorporates by reference documents as existing from time to time. Updates to any of the documents incorporated by reference in the Schedules to this Standard will be made available on the ATO website once finalised following consultation.

Within this user guide these documents are referred to as 'Schedule documents', for example, the Rollover MIG is the Schedule 4b document.

The Rollover MIG is supported by other Schedules. These documents must be read in conjunction with the Rollover MIG in order to comply with the Standard and include:

- Schedule 2 document – Data and Payment Standards - Superannuation Terms and Definitions. This document specifies the data elements associated with the rollover interaction.

- Schedule 3 document – Data and Payment Standards - Payment Methods. This document specifies the payment methods associated with the rollover interaction.

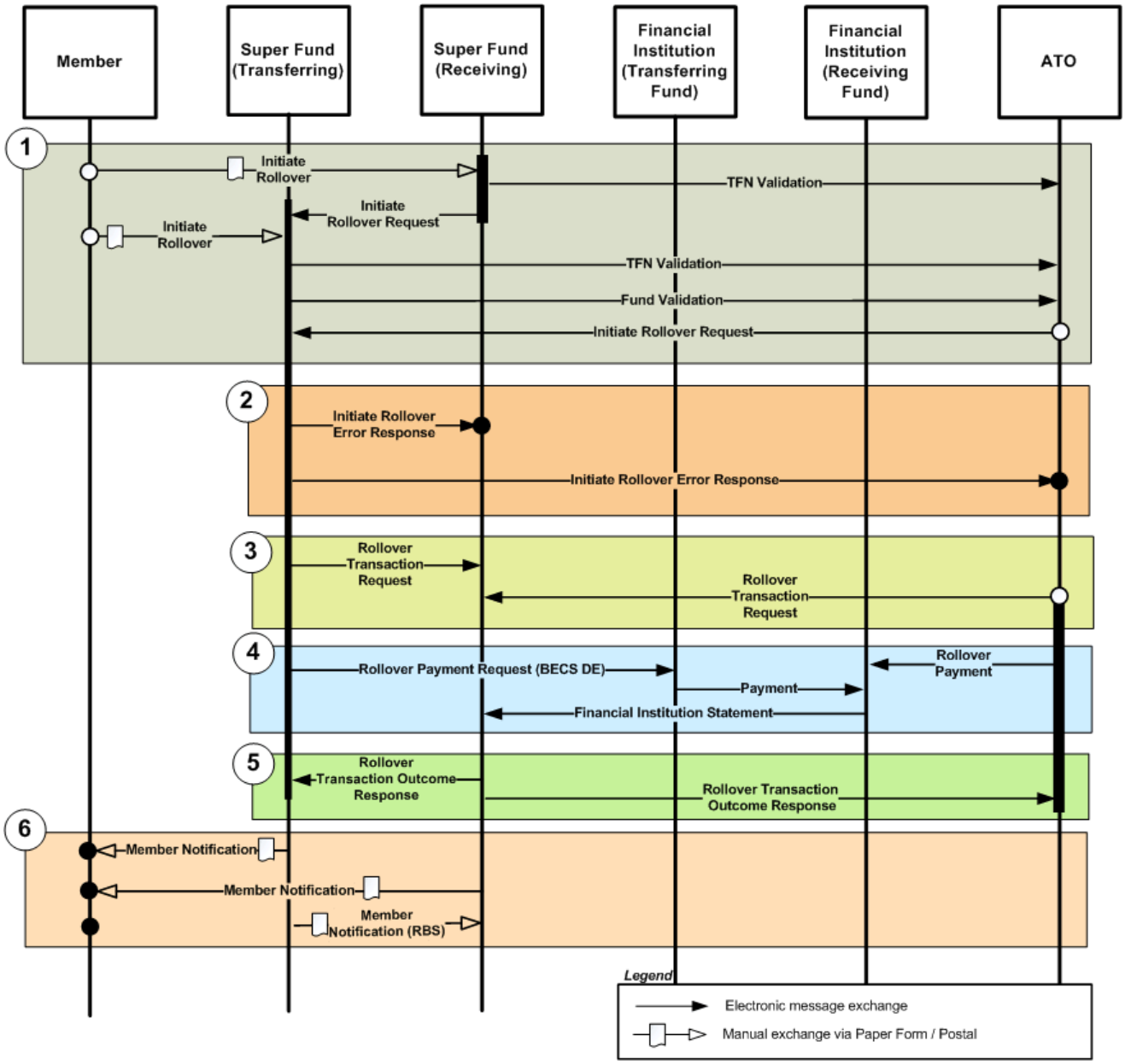
- Schedule 5 – Data and Payment Standards - Message Orchestration and Profiles. This document specifies the message transport protocols associated with the rollover interaction.

- Schedule 6 document – Data and Payment Standards - Error Code Management. This document specifies the error codes and messages associated with the rollover interaction. Transmission error codes are defined in the international standard.

2.3 Standard Business Reporting (SBR) Taxonomy Reference

The SBR Definitional Taxonomy (http://sbr.gov.au/taxonomy/) must be used in conjunction with the Rollover MIG and associated Schedules.

2.4 The Rollover Business Interaction



1. Initiate Rollover Request

The transferring APRA-regulated superannuation entity could receive the request to initiate a member rollover from any of the following entities:

- the member or their Power of Attorney (not shown in diagram above)
- intermediary/broker (e.g. Financial Planner) (not shown in diagram above)
- receiving APRA-regulated superannuation entity
- ATO

The business interaction diagram above illustrates how the rollover process can be initiated manually or in electronic form. There are security authentication conditions that must be met for this message to be processed electronically.

If an APRA-regulated superannuation entity (the receiving entity) receives a request from the member of another APRA-regulated superannuation entity (the transferring entity) to rollover or transfer funds, the receiving entity is required to use an Initiate Rollover Request message to initiate the rollover or transfer.

The transferring entity must be able to receive that message electronically regardless of whether the message is initiated electronically by another APRA-regulated superannuation entity, a member (including through an intermediary acting on the member's behalf) or the ATO.

While a member can initiate a rollover manually via a paper form, the Initiate Rollover Request electronic message is mandatory for an APRA-regulated superannuation entity.

2. Initiate Rollover Error Response

An Initiate Rollover Error Response message must be sent from the transferring entity to the sender of the Initiate Rollover Request message if the Initiate Rollover Request message could not be processed due to an error. If the Initiate Rollover Request message is processed successfully then this message will not be sent.

This message may be sent:

- as a single response to an Initiate Rollover Request for all errors discovered, once processing is complete for all members included in the Initiate Rollover Request; or
- multiple times for a single Initiate Rollover Request, for any subset of errors discovered during processing of the Initiate Rollover Request.

If this message is not sent by the transferring entity then the sender of the Initiate Rollover Request message may assume it has been processed successfully.

3. Rollover Transaction Request

The Rollover Transaction Request message provides the transaction details of the rollover benefit and is sent by the transferring entity to the receiving entity. The message includes a payment reference number that will enable reconciliation with the matching payment by the receiving entity.

The member must have supplied the transferring entity with sufficient information in the Initiate Rollover Message, as governed by the Standard, to enable them to process the rollover request successfully.

4. Rollover Payment

The Rollover Payment contains payment values and reference details of the benefits paid by the transferring entity to the receiving entity. The Rollover Payment must be made using an approved payment method set out in the Standard. Exchange of money and information between financial institutions and the delivery of the bank statements to the receiving entity will use existing transfer protocols and is out of scope of the Standard.

5. Rollover Transaction Outcome Response

The Rollover Transaction Outcome Response message must be sent by the receiving entity once they have processed the Rollover Transaction Request message. The Rollover Transaction Outcome Response indicates whether the Rollover Transaction Request message was successfully processed or, alternatively, what errors and warnings were discovered.

The Rollover Transaction Outcome Response message may be sent:

- as a single response to a Rollover Transaction Request, once processing is completed for all members included in the Rollover Transaction Request, or
- multiple times for a single Rollover Transaction Request, for any subset of members and errors discovered or successful outcomes encountered during processing of the Rollover Transaction Request.

6. Member Notification

Notifications required by law to be sent to the member by the transferring entity or the receiving entity are not covered in the Rollover MIG and rely on existing processes.

3. OBLIGATIONS OF APRA-REGULATED SUPERANNUATION ENTITIES

- Information must be sent and received electronically.
- Use the minimum data set in the specified message format:
    - using the standard terms and language of the taxonomy
    - using the transport protocols associated with their chosen profile.
- Receive and make payments electronically as described in the Schedule 3 document– Payment Methods.
- Ensure payments and data are linked by payment reference numbers as per the Standard.
- Transferring APRA-regulated superannuation entities must ensure that all Rollover Transaction Requests are successfully processed on behalf of their members as they are legally the liable parties.
- The trustee of the receiving APRA-regulated superannuation entity, who receives a Rollover Transaction Request from a member, must give specified information to the transferring APRA-regulated superannuation entity.
- The trustee of the transferring APRA-regulated superannuation entity must process the Rollover Transaction Request as soon as practical or within three business days following receipt of message, as long as no additional information is required.
- If additional information is required, then the Rollover Transaction Request must be processed as soon as practicable or within three business days of receiving the additional information.
- The trustee of the transferring APRA-regulated superannuation entity who rolls over the whole or part of a member's benefit must give specified information to the receiving APRA-regulated superannuation entity in relation to the Rollover Transaction Request or transfer.
- Trustees of the transferring and receiving APRA-regulated superannuation entities must meet rollover performance standard (timeliness).
- Member's rights to information on entitlements must be satisfied.

Note: These obligations can be met through internal operations or an external service partner such as an administrator or clearing house.

4. PROFILES AND CAPABILITY

The Schedule 5 document – Message orchestration and Profiles defines the messaging services and interaction patterns that entities must use to comply with the Standard.

4.1 Agreement

APRA-regulated superannuation funds must select a profile that reflects their capabilities and is compatible with the profile adopted by the other APRA fund in the rollover transaction (as described in the Schedule 5 document – Message orchestration and profiles). When profiles have been selected the default agreements will apply unless the funds in the transaction mutually agree to change the terms of one or both of the default agreement(s) that would otherwise apply.

Default agreements contain processing modes (P-modes) that establish the configuration parameters on which a sender and receiver must agree when exchanging messages. Processing modes may be varied by mutual agreement however the agreement must continue to meet the requirements of the relevant profile. If parameters are not provided in default agreements, it is because they are not relevant to the associated profile.

Following their transition-in completion date (as described in Schedule 1 to the legislative instrument), there are two defined Profiles that are available to be selected by an APRA-regulated superannuation entity. These are the 'High End' and 'Large Volume' profiles, and are detailed in the Schedule 5 document – Message orchestration and profiles. Whilst the transition-in period begins on 1 July 2013 and ends on 31 December 2013, each APRA-regulated superannuation entity will need to determine its transition-in completion date.

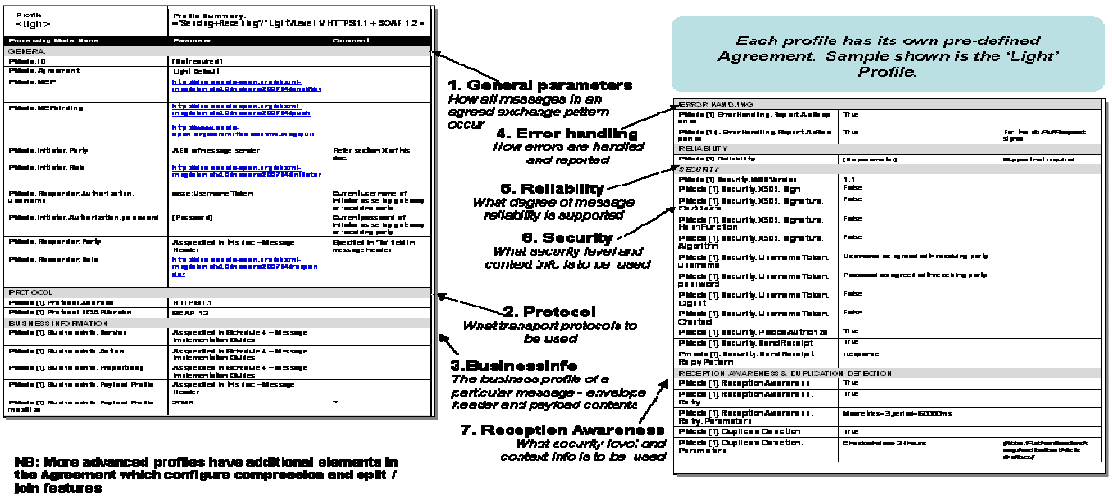
There are other profiles that apply to Employers and to organisations providing a gateway service on behalf of participating superannuation funds but do not apply to APRA-regulated superannuation entities.

Profile Name		Key Features Supported									
		Permanent Internet Presence	One way push for sending business messages including business related error messages	One way pull as initiator for receiving business messages including business related error messages	One way push as responder for receiving business messages including business related error messages	One way pull as responder for sending business messages including business related error messages	Receipting of any transmission errors	Compression	Joining and Splitting	User name and password base security	Digital signatures and encryption
Entry											
	Ultra-light	×	✓	×	×	×	✓	×	×	✓	×
	Light	×	✓	✓	×	×	✓	×	×	✓	×
Advanced											
	High end	✓	✓	✓	✓	×	✓	✓	×	✓	✓
	Large volume	✓	✓	✓	✓	×	✓	✓	✓	✓	✓
Application Gateway											
	Application Gateway	✓	✓	×	✓	✓	✓	✓	✓	✓	✓

Profiles

Default Agreements will still require some final configuration between the two APRA-regulated superannuation entities, for example, whether one entity will initiate a pull-request for receipt of messages or be ready to respond to a pushed message, before full interoperability is achieved.

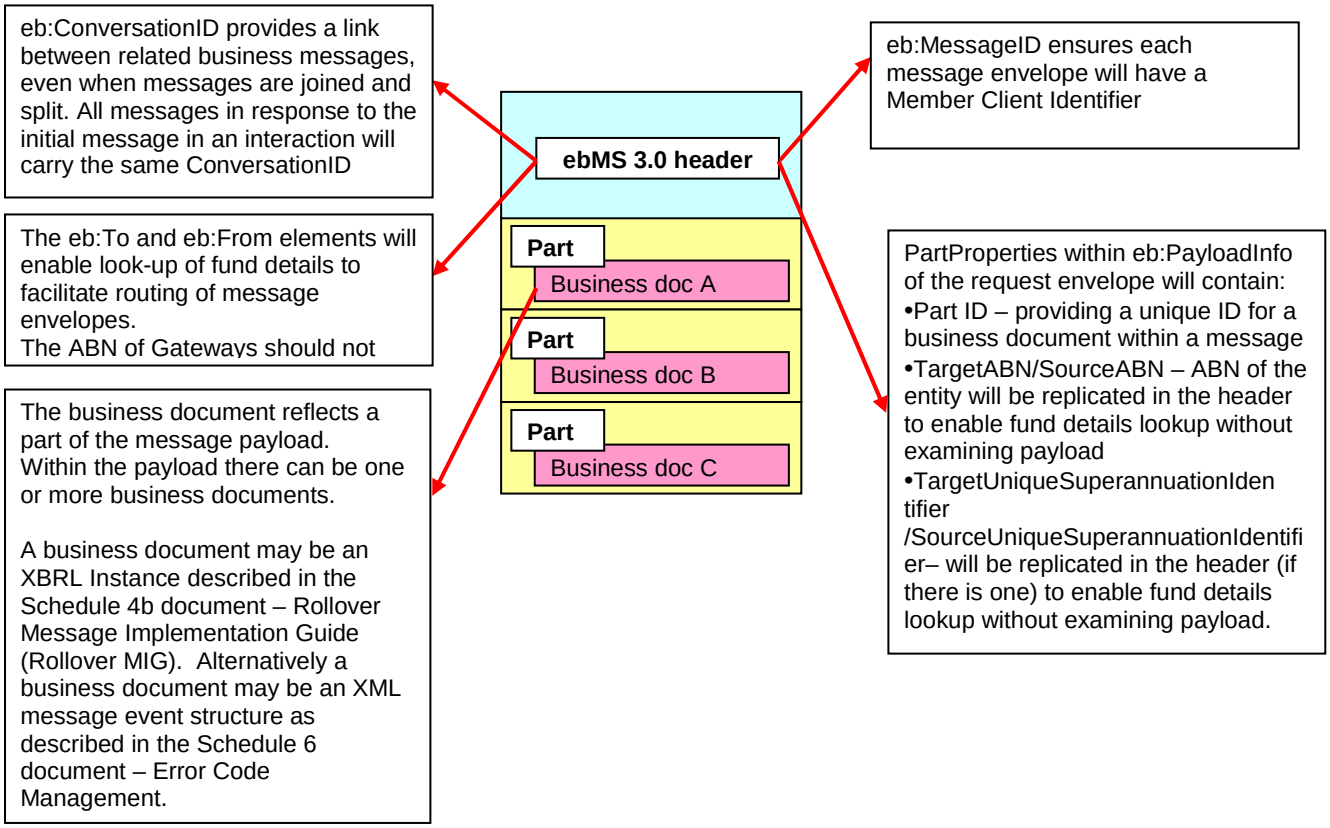
The example below shows the configuration for the “Light” profile.


Each profile has its own pre-defined Agreement. Sample shown is the 'Light' Profile.
1. General parameters
How all messages in an agreed exchange pattern occur
4. Error handling
How errors are handled and reported
5. Reliability
What degree of message reliability is supported
6. Security
What security level and context info is to be used
2. Protocol
What transport protocols to be used
3.BusinessInfo
The business profile of a particular message - envelope header and payload content
7. Reception Awareness
What security level and context info is to be used
NB: More advanced profiles have additional elements in the Agreement which configure compression and split / join features

Example of Default Agreement

5. MESSAGE CONSTRUCTION AND PACKAGING

5.1 The Message Package or 'Envelope'


eb:ConversationID provides a link between related business messages, even when messages are joined and split. All messages in response to the initial message in an interaction will carry the same ConversationID
The eb:To and eb:From elements will enable look-up of fund details to facilitate routing of message envelopes.
The ABN of Gateways should not
The business document reflects a part of the message payload. Within the payload there can be one or more business documents.
A business document may be an XBRL Instance described in the Schedule 4b document – Rollover Message Implementation Guide (Rollover MIG). Alternatively a business document may be an XML message event structure as described in the Schedule 6 document – Error Code Management.
ebMS 3.0 header
Part
Business doc A
Part
Business doc B
Part
Business doc C
eb:MessageID ensures each message envelope will have a Member Client Identifier
PartProperties within eb:PayloadInfo of the request envelope will contain:
•Part ID – providing a unique ID for a business document within a message
•TargetABN/SourceABN – ABN of the entity will be replicated in the header to enable fund details lookup without examining payload
•TargetUniqueSuperannuationIden tifier /SourceUniqueSuperannuationIdentifi er– will be replicated in the header (if there is one) to enable fund details lookup without examining payload.

Message Package or 'Envelope'

The Message Envelope consists of two components:

1. The Message Header
2. The Message Payload

The Message Header carries the information necessary to facilitate message exchange without needing to interrogate the Message Payload it contains. The Message Header is specified by international standards with some customisation and is used to:

- communicate essential details between the 'from' and 'to' parties without unpacking the envelope
- ensure that details include who it is from, where it is going and what type of content it contains
- allow tracking and traceability of related messages over time.

The Message Payload is specified by the Rollover MIG and is comprised of business documents relevant to the contained transactions.

6. UNDERSTANDING INFORMATION IN THE MESSAGE

6.1 XBRL Concepts

6.1.1 Instance Document

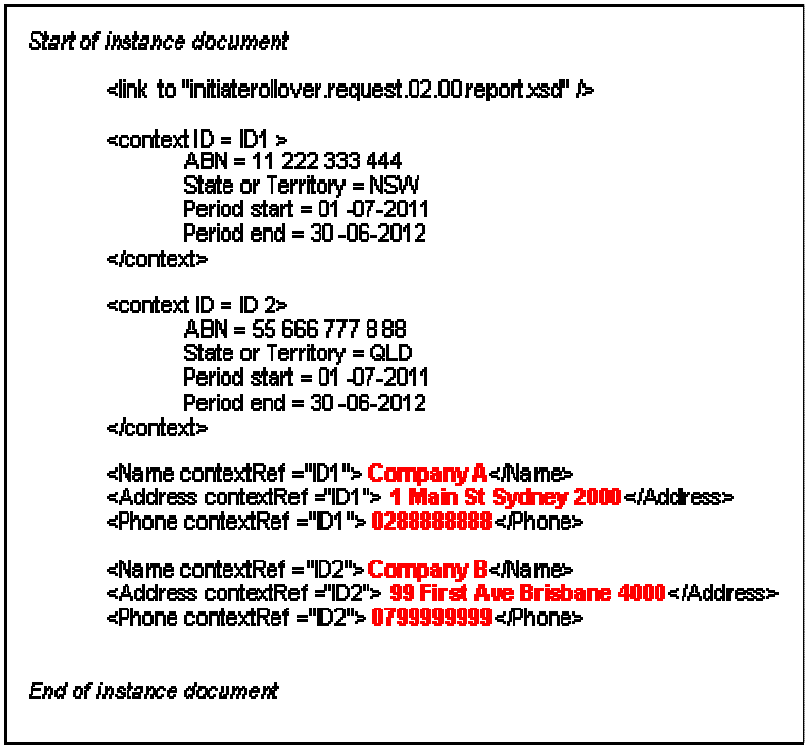
An instance document is the specific set of information that has been compiled for electronic information exchange under the Standard. It contains actual business data and is created in accordance with the rules prescribed in both the relevant Rollover MIG and taxonomy.

There are several essential components of an instance document. These are:

- References
- Context
- Facts

It is important to remember that an instance document is created to be used automatically by the computers that send and receive the electronic messages, rather than for humans to read and understand.

A conceptual representation of an instance document is:

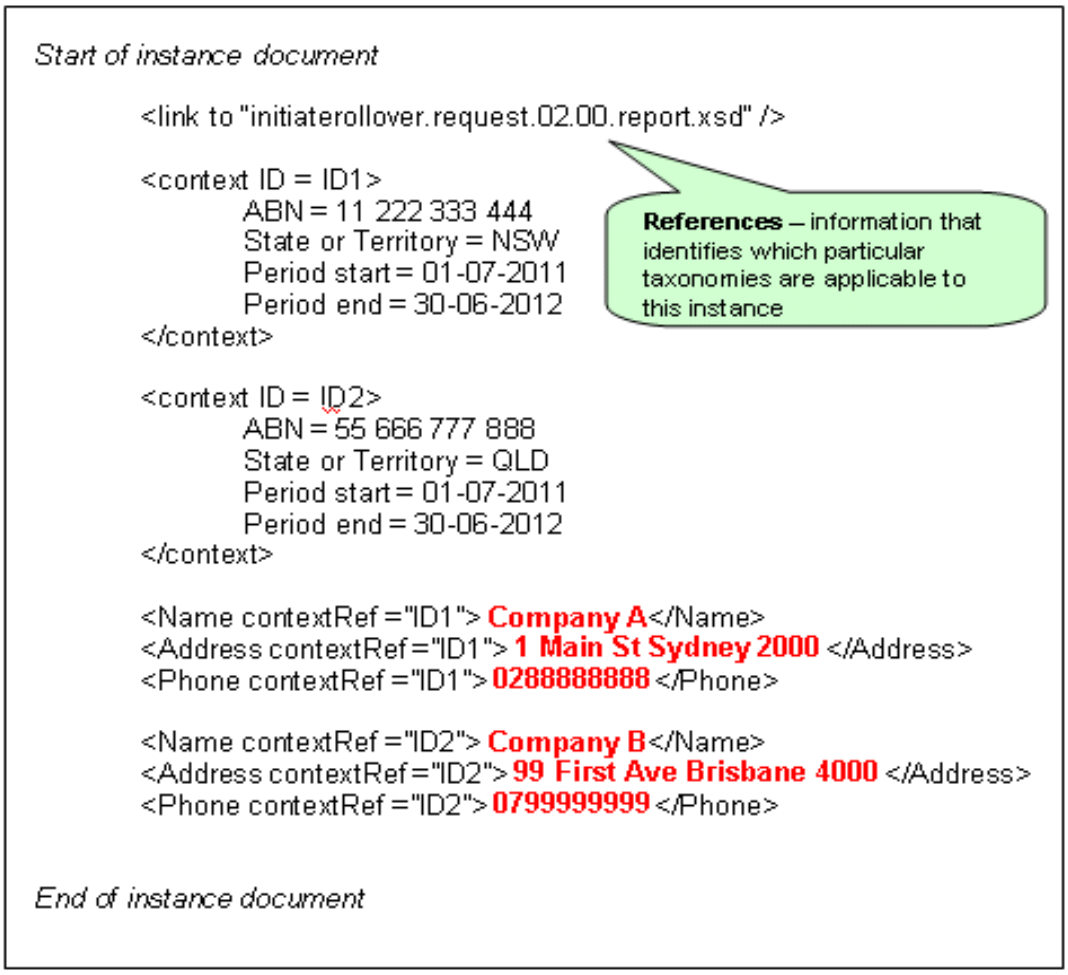


Conceptual Representation of an Instance Document

6.1.2 References

References identify which particular taxonomies are applicable to this instance.

An example follows:

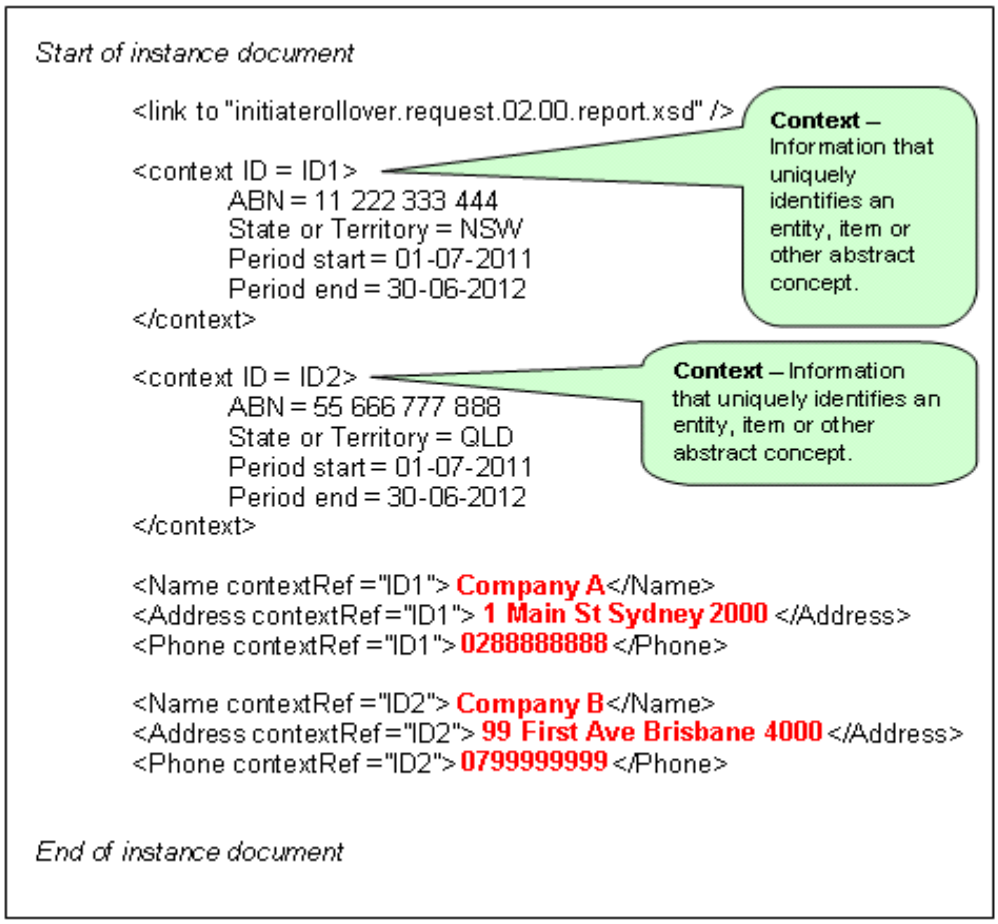


Conceptual Representation of References

6.1.3 Context

A context is a set of variables that, when brought together, uniquely identifies an entity, item or other abstract concept.

For example, an instance document might include a context described by *company ABN*, *state or territory of operation*, and *applicable period*. The electronic exchange of information will now show a set of data (called facts) that applies to that company, in the relevant state, for the period in question.

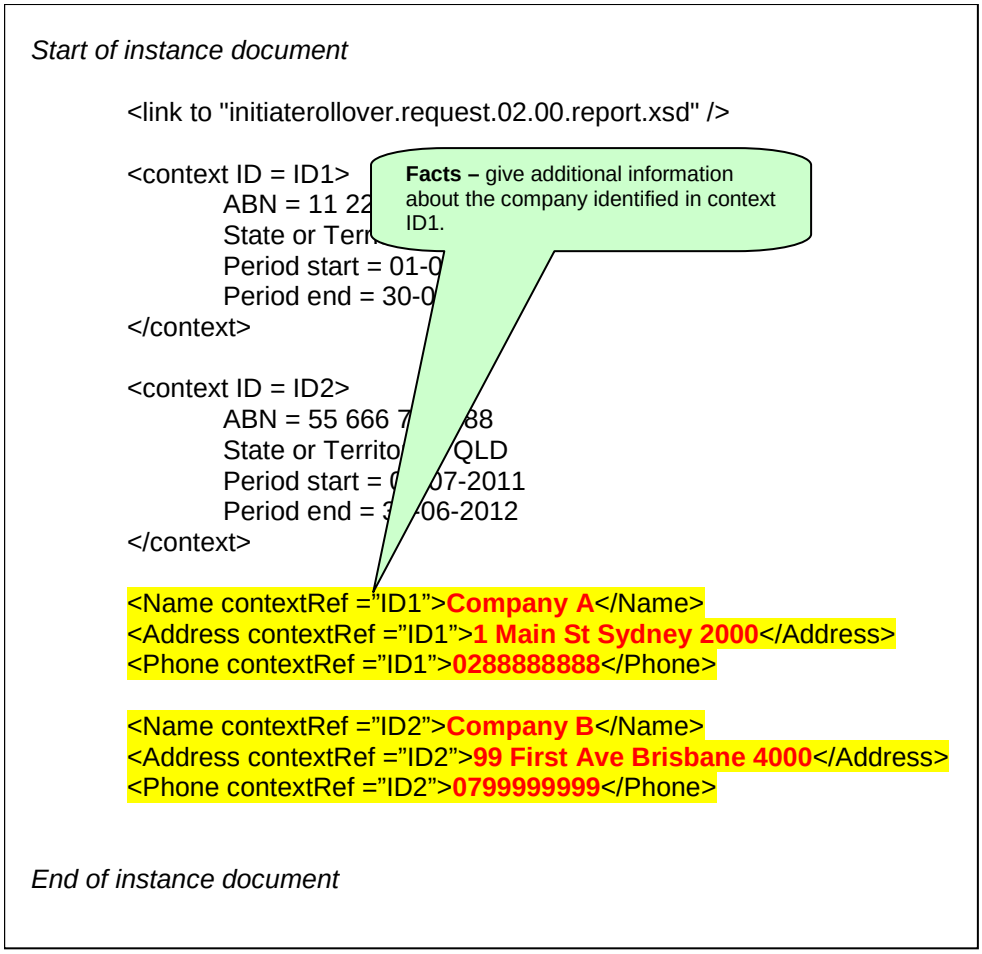


Conceptual Representation of Context

6.1.4 Facts

A fact is a piece of data contained in an instance document, and it provides additional information about a particular context identified elsewhere in the instance document.

For example, if a particular instance describes a context as being the combination of *company ABN*, *state or territory of operation*, and *applicable period*, relevant facts may be *name*, *address* and *phone number*.



Conceptual Representation of Facts

6.2 Contexts in the Rollover MIG

6.2.1 XBRL Context Specifications: This section defines the context specifications that may be used by all messages specified within this Rollover MIG. The rules surrounding optionality (mandatory etc) and cardinality are also defined.

6.2.2 Context Specification – Message Sender: This context uniquely identifies the entity that will be sending the message. It is important to note that this is not necessarily the originating APRA-regulated superannuation entity (this allows for intermediaries, such as fund administrators or clearing houses, to participate in the transaction).

6.2.3 Context Specification – Message Receiver: This context uniquely identifies the entity that will be receiving the message. It is important to note that this is not necessarily the receiving APRA-regulated superannuation entity (this allows for intermediaries, such as fund administrators or clearing houses, to participate in the transaction).

6.2.4 Context Specification – Rollover Payment: This context will uniquely identify the following:

- The transferring APRA-regulated superannuation entity for the rollover and the Unique Superannuation Identifier (USI) of the APRA-regulated superannuation entity that the rollover comes from.

- The receiving APRA-regulated superannuation entity for the rollover (and optionally, the destination USI of the receiving APRA-regulated superannuation entity)

6.2.5 Context Specification – Member Rollover Transaction:
This context will uniquely identify the followings:

- The member on whose behalf the rollover is being made and their MemberID in the transferring APRA-regulated superannuation entity
- The transferring APRA-regulated superannuation entity for the rollover (and optionally, the USI of the APRA-regulated superannuation entity that the rollover comes from)
- The receiving APRA-regulated superannuation entity for the rollover (and optionally, the destination USI of the receiving APRA-regulated superannuation entity)

It is important to note that not every context is relevant for every message. The Rollover MIG prescribes the rules for determining which contexts apply to particular messages.

6.3 Processing Modes

The processing modes in an agreement establish the configuration parameters on which entities must mutually agree when exchanging messages.

The entity that sends the message must ensure their message aligns with the agreed processing mode before sending the message.

The processing modes may be varied by mutual agreement however the agreement must continue to meet the requirements of the relevant profile (refer to section 4 of this guide).

Further information about processing modes can be found at the Oasis website: **https://www.oasis-open.org/**).

6.4 ConversationID

All messages which make up a Rollover Transaction Request (that is, the request and associated response) must be linked via a shared value for the ConversationID attribute. Further information about ConversationID can be found in the Rollover MIG.

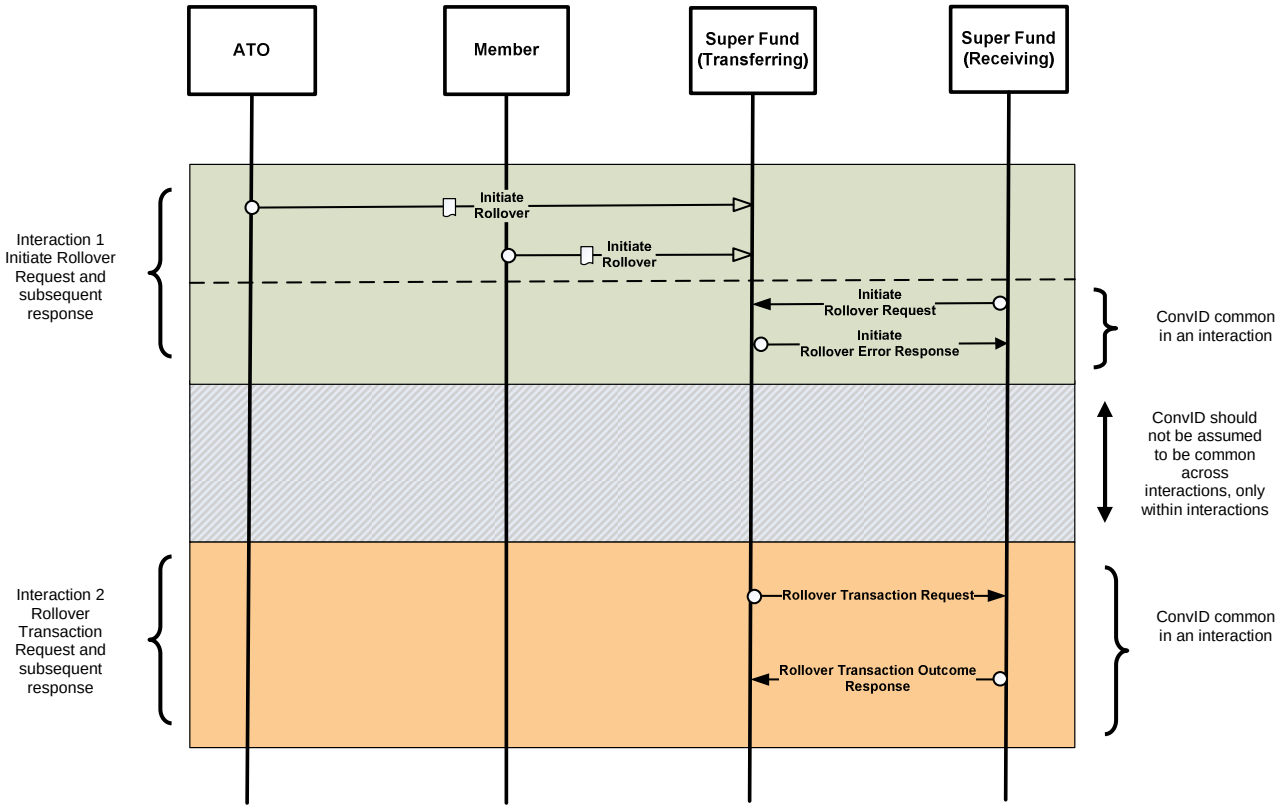
It is the responsibility of the entity that sends the first message within the interaction (that is, the sender of either the Initiate Rollover Request or Rollover Transaction Request message) to allocate the ConversationID according to the Standard.

ConversationID will be common across messages within an interaction however should not be assumed to be common across different interactions. The ConversationID is not able to be used to provide end-to-end tracking of individual member rollover requests as there is no guarantee of a one-to-one correlation between the set of members in the originating Initiate Rollover Request and any ensuing Rollover Transaction Request.

To manage end-to-end tracking of rollovers for individual members, funds will need to build logic into their systems. The design of the Standard is founded on the principle that natural identifiers should be used wherever possible to facilitate tracking. In practical terms, both the Initiate Rollover interaction and Rollover Transaction interaction include a number of identifiers for the member that

are intended to be used for end-to-end tracking. These include the Tax File Number (or substitute, where TFN is not included) and the MemberID.

The diagram below explains the use of ConversationID across instances.


ATO
Member
Super Fund (Transferring)
Super Fund (Receiving)
Interaction 1 Initiate Rollover Request and subsequent response
Initiate Rollover
Initiate Rollover
Initiate Rollover Request
Initiate Rollover Error Response
ConvID common in an interaction
ConvID should not be assumed to be common across interactions, only within interactions
Interaction 2 Rollover Transaction Request and subsequent response
Rollover Transaction Request
Rollover Transaction Outcome Response
ConvID common in an interaction

6.5 Part Properties

Part properties are provided in the ebMS header. Their purpose is to support the efficient routing of business messages (including multi-part messages) to their final destination without the need to examine the data contained inside the message.

Part properties typically replicate key business facts, such as an Australian Business Number (ABN) and a unique superannuation identifier. Each property has a name and a value.

7. ERROR MESSAGES

7.1 General

The Schedule 6 document – Error code management sets out the error codes that are required to be used in conjunction with messaging to ensure efficient exchanges and compliance with the Standard.

An entity may implement organisation specific error codes for errors not included in the Standard, in accordance with the specified convention.

Error messages are categorised into:
- Errors (processing failed).
- Warnings (processing was successful, however unexpected problems may result and the data should be reviewed).
- Information (processing was successful and other details may follow)

7.2 Error Message Notification

The example below shows two of the error messages and when they will occur.

XBRL fact	Instructions / Rules	Msg Code
ElectronicContact.ElectronicMail .Usage.Code	1. Mandatory. 2. Must be set to “03” for Contact.	1. SUPER.GEN.GEN.4 2. SUPER.GEN.GEN.5

Msg Code	***Short Description***
1. SUPER.GEN.GEN.4	Mandatory data element not supplied
2. SUPER.GEN.GEN.5	Data element contained an unexpected value.

If there is no value supplied for electronic mail usage code then the system must generate an error message indicating that it is a mandatory entry.

If the value supplied for electronic mail usage code is not “03” then the system must generate an error code indicating that the supplied value is not correct.

Errors will be passed through using the Message Event structure. This will only be used when there is a requirement to pass a business response.

7.3 Message Event Structure

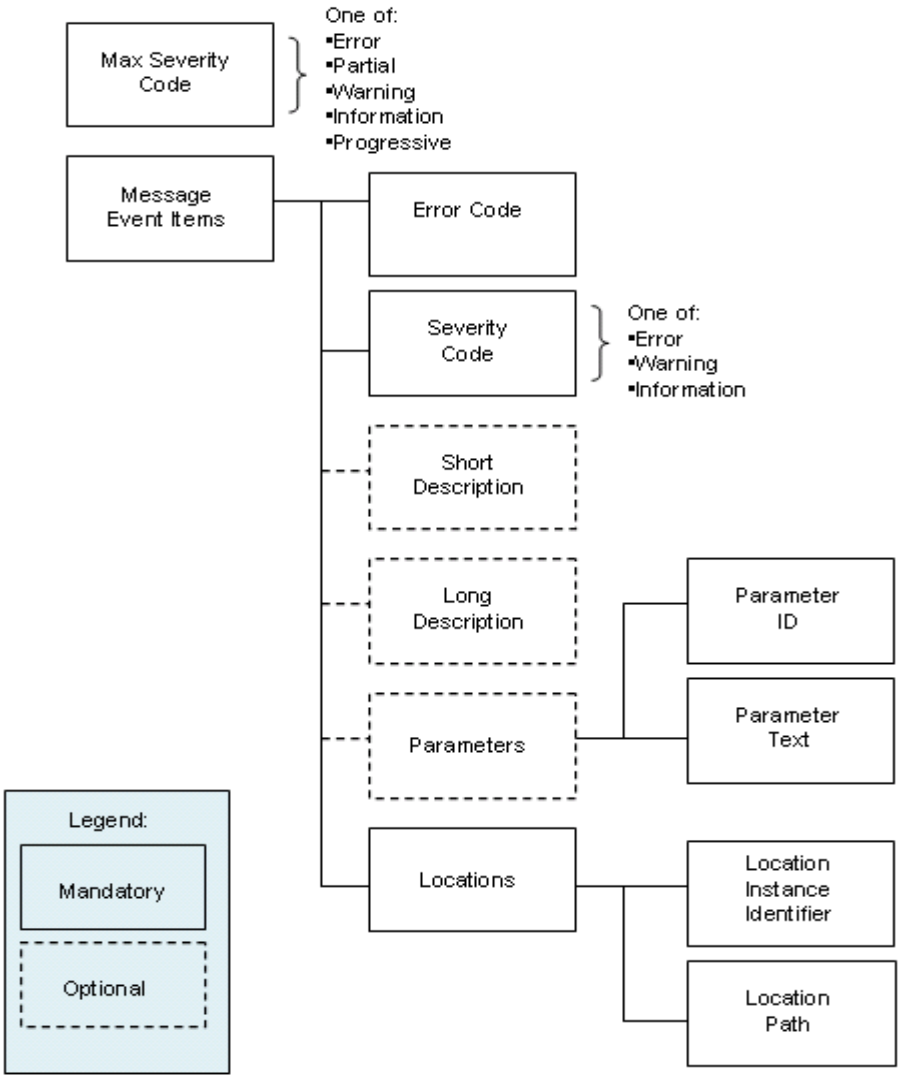
The Message Event structure provides two levels of error reporting: 'maximum severity' and 'item severity'. 'Maximum severity' occurs only once in a Message Event, and reports the highest level of error condition (Error, Partial, Warning, Information, Progressive). All levels of error can be reported at this level. These do not necessarily apply to all items in the original message. 'Item severity' is

reported for each error condition that must be reported. Item severity can only be Error, Warning or Information.

When used, this will be a separate part of the ebMS envelope.

Identification and location of errors will be facilitated through the following mechanisms:

- The response envelope carrying the Message Event will have the same ConversationID as the request envelope that originated the conversation.
    - This allows identification of the originating message.
- The Location Instance Identifier is used as the instance identifier for the Message Event.
    - This allows the error conditions to be linked to the specific Part (and therefore business document) within the originating message.
- The Location path within the Message Event will provide the link to the element within the identified business document that has triggered the error condition.



Error Message Structure

8. PAYMENT METHODS

The Schedule 3 document – Payment Methods defines the payment methods that APRA-regulated superannuation entities must use to comply with the Standard and specifies the method of generating a unique reference number.

This requirement ensures that:

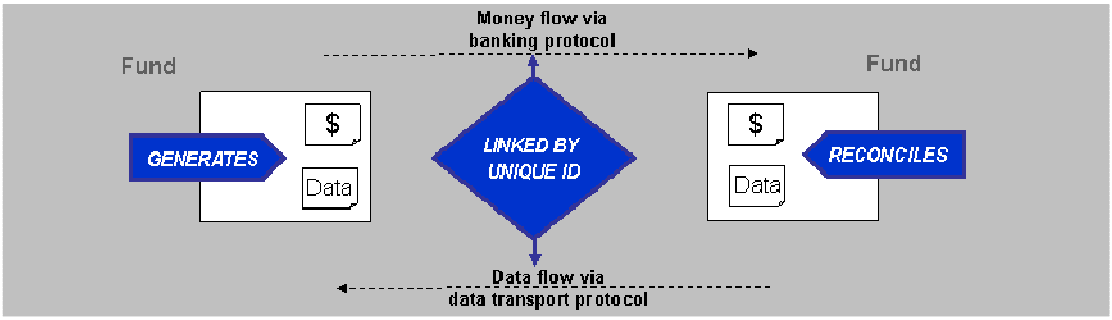
- electronic payments (which flow via the banking system) and,
- the related superannuation transaction details (which flow via the data messaging system)

can be reconciled efficiently by the APRA-regulated superannuation entity that receives the rollover superannuation money.

Acceptable payment options for Rollovers are based on the Bulk Electronic Clearing System Direct Entry (BECS DE) maintained by the Australian Payment Clearing Association (APCA).

To comply with the Standard:

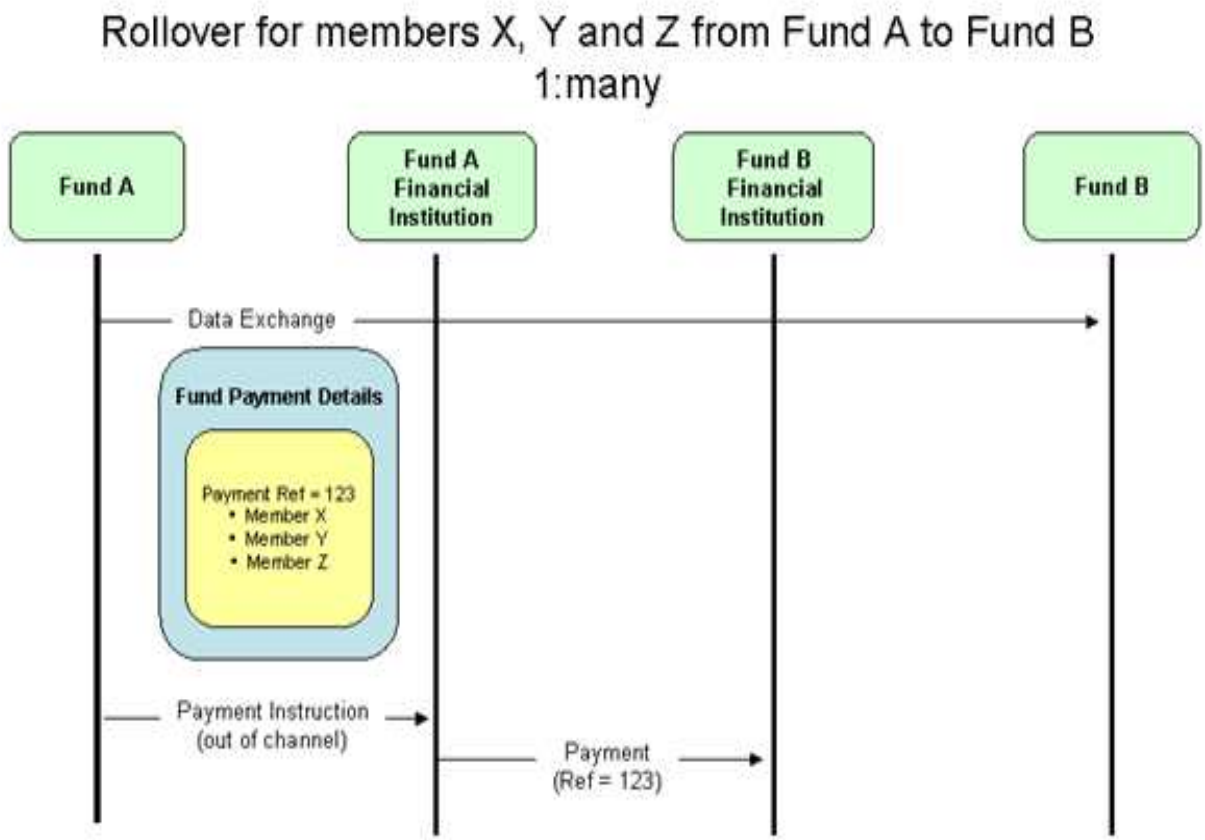
- Payment must be by electronic transfer, payment by cheque is not allowed.
- Data and money must be linked by unique transaction identifier – if there is no unique identifier then it is ***non-compliant.***



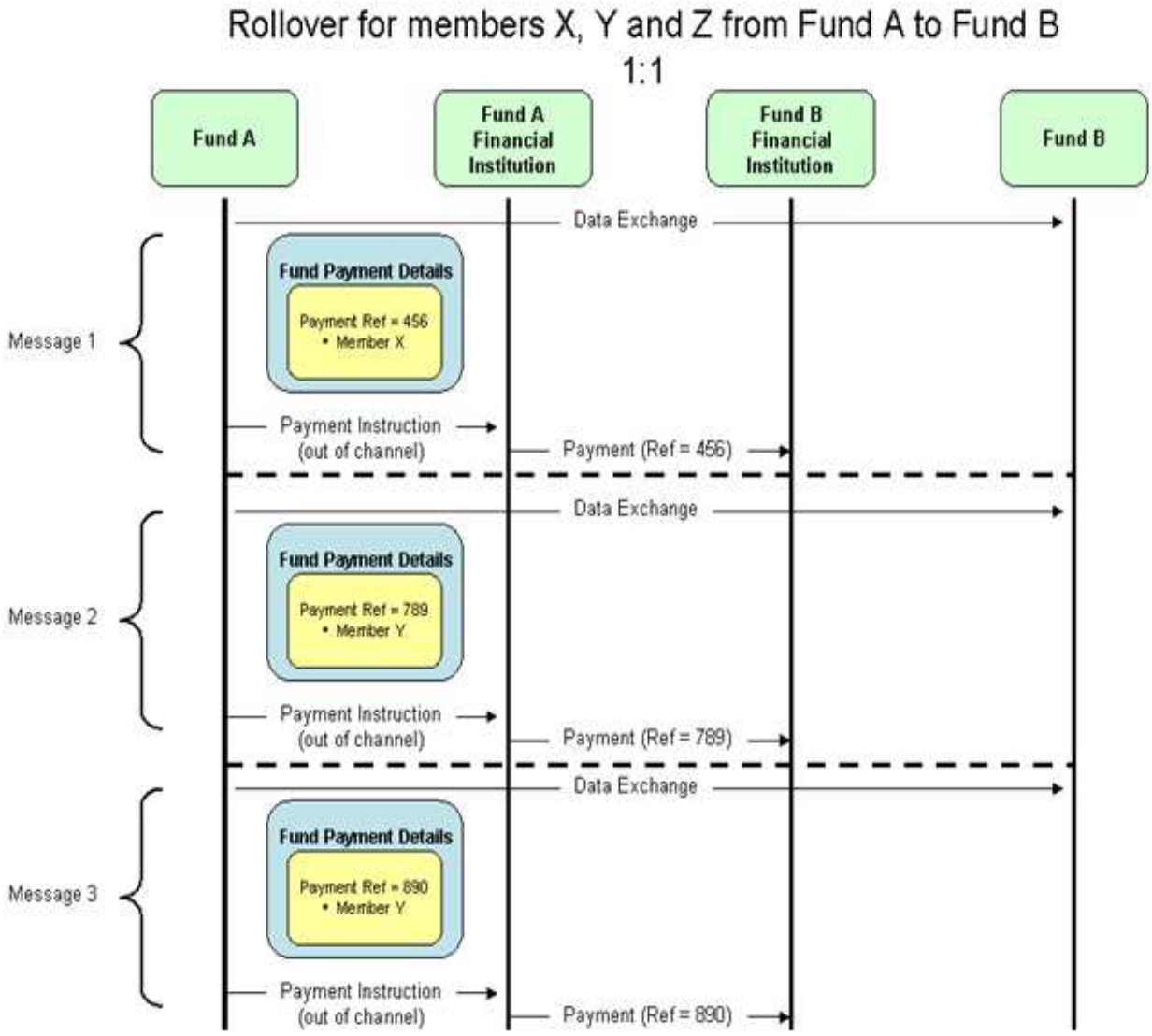
Payment Representation

Note: The fund may have a 'service agent' handling data and/or money transactions on their behalf. The legal responsibility under the Standard remains with the sender and/or receiver irrespective of the role of these intermediaries.

The message design supports 1:many or 1:1 relationships between money and data flows.



1:many - Payment Transaction



1:1 - Payment Transaction

9. EXCEPTIONS/SPECIAL CASES

Exceptions that apply during the transition-in period are described in Schedule 1 to the Superannuation Data and Payment Standards 2012 legislative instrument.